




# TOWN OF GRANBY

## MEMORANDUM

DATE: December 31, 2025

**TO:** The Board of Selectmen, the Board of Finance, the Commission on Aging

**FROM:** Mike Walsh, Town Manager 

**REGARDING:** **Comparative Analysis – Exemption for Elderly and Disabled Persons**

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The Town of Granby, by ordinance (Chapter 156, Article I) provides an annual exemption/tax credit based on income for elderly and disabled residents. The local ordinance was created pursuant to Connecticut General Statutes Sections 12-129b-n and 12-170aa-cc, inclusive.

While analyzing Granby's Town ordinance compared to other area Town ordinances that provide a similar tax credit, in general, all local ordinances require the applicant to be a homeowner and to be in compliance with the State's income and eligibility rules for the State tax credit program.

To say it another way, the State statute provides an income-based tax benefit to local elderly taxpayers. Based on that State program, amended individually by local ordinances, each community provides "in addition" benefits to the elderly homeowner over and above those they may receive under the State program.

To quantify the value of the benefits that the Town of Granby provides to elderly taxpayers during the fiscal year beginning July 1, 2024 and ending June 30, 2025, 174 residents were provided with \$314,500 of tax relief, or an average of \$1,807 per taxpayer, with the highest benefit exceeding \$4,987. These benefits are in addition to any state benefit for which they may have qualified.

In Granby, the value of a mill is \$1,342,946. Accordingly, approximately  $\frac{1}{4}$  of one mill is dedicated to elderly tax relief.

Most local ordinances also require the applicant to be 65 years of age, own and live in the home for a period of time during the application cycle, and be the payor of the taxes on the home. Produced below is comparative analysis of our ordinance with other towns that are located nearby.

Additionally, some comparative metrics called the "Municipal Fiscal Indicators" which are issued by the State of Connecticut Office of Policy and Management are also included in the chart below for reference purposes.

Based on the analysis below, I find the Granby ordinance provides a very high level of tax relief for seniors (up to 40-45%, or \$4,987 of their tax liability at certain income levels). The benefit starts at age 65, and with the recent change to an "every other year filing", Granby seniors can "revenue bunch" to maximize their local tax credit benefit. A copy of each municipal ordinance is also attached for your review.

<b>Municipality</b>	<b>\$ Per Capita Tax Burden</b>	<b># Rank of 169</b>	<b>\$ Per Capita Income</b>	<b># Rank of 169</b>	<b>\$ Income Limits</b>	<b>Max Ben</b>	<b>Asset Test?/Lien Filed?</b>	<b>Other</b>
Granby	3,730	61	63,069	53	70,200	40% of tax married; 45% single	N/N	See Local sample with \$3,478 credit applied
Avon	4,883	15	86,976	15	76,500	\$1,430	N/N	Income/credit limits reviewed regularly; program approved before it expires
Farmington	4,163	36	67,565	43	57,800	\$1,500	N/N	Total credits can't exceed 75% of tax bill
West Hartford	4,382	30	69,770	34	State limits	40% of tax if married, 30% if single	N/N	The program is offered to residents 70 and older
East Hartford	2,758	124	33,395	163	71,500 Married; 61,300 Single	\$900	Y/N	Application every two years
Hartford	2,570	138	27,319	169	78,000 married; 68,240 single	\$1,000	N/N	The credit can apply to multifamily homes
Simsbury	3,979	47	76,605	24	State limits plus 20,000	\$2,000	N/N	The credit phases out when income exceeds \$73,400
State	3,363		54,409		55,100 married and 45,200 single			

It should also be noted that the Town of Granby offers an annual tax deferral program to qualified residents (a freeze of annual tax increases) under Town Ordinance Chapter 156-6. The program allows the deferral of annual tax increases, plus a 9% annual interest charge to accrue, and that amount would be filed as a lien on the property.

Once a triggering event occurs (death of the taxpayer or transfer of the property) a normal tax bill would be issued for the total deferral with a request to pay the amount within 30 days, or the statutorily required interest rate of 18% would also be applied. Currently, no Granby resident has applied for such relief.



Granby

## Chapter 156 TAXATION[HISTORY:]

### ARTICLE I

#### Exemption for Elderly and Disabled Persons

[Adopted 11-16-1987; amended in its entirety 4-15-1991]

§ 156-1. Purpose. The purpose of this article is to provide property tax relief for residence property of the elderly and totally disabled to supplement the amount provided by the State of Connecticut in accordance with C.G.S. §§ 12-129b to 12-129d, inclusive, and §§ 12-170aa to 12-170cc, inclusive.

§ 156-2. Qualifications. Any person who owns real property located in the Town of Granby or who is liable for the payment of taxes thereon under C.G.S. § 12-48 and occupies that property as his or her principal residence shall be entitled to tax relief in accordance with this article, provided:

#### A. Age or disability requirement.

(1) Such person is 65 years of age or over; or whose spouse, living with him or her, is 65 years of age or over; or who is 60 years of age or over and the surviving spouse of a taxpayer qualified for relief under this article at the time of his or her death; or

(2) Such person is under 65 years of age and eligible in accordance with applicable federal regulations to receive permanent total disability benefits under social security; or has not been engaged in employment covered by social security and accordingly has not qualified for benefits thereunder, but has become qualified for permanent total disability benefits under any federal, state or local government retirement or disability plan, including the Railroad Retirement Act and any government-related teachers' retirement plan, in which requirements with respect to qualifications for such

permanent total disability benefits are comparable to such requirements under social security.

1. Editor's Note: Amended at time of adoption of Code (see Ch. 1, General Provisions, Art. I).

B. Such person or spouse has been a real property taxpayer of Granby for one year immediately preceding the receipt of tax benefits.

C. The property for which tax relief is claimed is the principal residence of such person.

#### § 156-3. Application.

A. An application must be filed with the Granby Assessor annually not earlier than February 15 or later than May 15 to obtain property tax relief under this article for taxes assessed on the list of October 1 of the preceding calendar year.

B. Prior to filing an application in accordance with this article, an application for tax relief under any state statute for which such person is eligible must be filed. If such person is not eligible for tax relief under any state statute, he or she must certify his or her ineligibility, under oath, on a form acceptable to the Assessor.

#### § 156-4. Form and amount of tax relief.

A. The amount of tax relief granted hereunder shall be that percentage of the tax due corresponding to the applicable qualifying income shown on the schedule hereto attached and incorporated herein.

"Qualifying income" means total adjusted gross income for purposes of the federal income tax plus any other income not included in such adjusted gross income in the calendar year ending immediately preceding the date of the application for benefits under this article, except that, for any taxpayer born before 1910 who had qualified for the state Freeze Program but has been disqualified therefrom, "qualifying income" shall mean total taxable income for purposes of



the federal income tax plus any other income not included in such taxable income in such calendar year. The amounts of qualifying income shown on the schedule hereto attached and incorporated herein shall be adjusted annually in a uniform manner to reflect the annual inflation adjustment in social security income as determined by the Secretary of the Office of Policy and Management pursuant to C.G.S. § 12-170aa(b)(2).

B. Notwithstanding any provision herein to the contrary, no tax relief under this article shall be in an amount which, combined with any tax relief for which the taxpayer may be eligible in accordance with C.G.S. §§ 12-129b to 12-129d, inclusive, and 12-170aa, exceeds in the aggregate 75% of the property tax for which such taxpayer would be liable but for the benefits under this article and any of the foregoing sections of the Connecticut General Statutes.<sup>2</sup>

§ 156-5. Death of taxpayer.

A. If any person entitled to the tax credit pursuant to this article dies prior to June 15, unless his or her spouse is otherwise qualified, no tax credit shall be given for the next fiscal year. If such person dies on or after June 15, the tax credit for which such person applied prior to this death shall be granted, but no additional tax credit

2. Editor's Note: Amended at time of adoption of Code (see Ch. 1, General Provisions, Art. I).

shall be allowed for his or her interest in the property for any fiscal years thereafter, unless his or her spouse is otherwise qualified.

B. If any person entitled to the tax credit pursuant to this article sells the property on which the tax credit is granted, no additional tax credit shall be allowed for his or her interest in the property for any fiscal years commencing after the date of the sale of the property, and provided further that the purchaser of such property shall pay the

Town a prorated share of the tax credit as provided by § 12-81a of the Connecticut General Statutes.

§ 156-6. Deferral as further relief for certain taxpayers.

A. In addition to tax relief under § 156-4 of this article, a person qualified under § 156-2 of this article who has owned and occupied the property for which the tax relief is claimed as his or her residence for a minimum continuous period of five years preceding the date of his or her application in accordance with § 156-3 of this article, may be granted a deferral of the payment of that portion of the tax levied against the property calculated in accordance with Subsection B hereof until the earlier of his or her death or the sale or transfer of the property except as otherwise provided in Subsection C hereof. Taxes so deferred, together with interest at the rate of 0.75% per month shall constitute a lien on the property until such deferred taxes become due. Interest on such taxes once due until they are paid shall be at the rate provided in the General Statutes for interest on delinquent municipal real property taxes generally.

B. The amount of tax which may be deferred hereunder is that amount due from the taxpayer which exceeds the amount due from the taxpayer on the assessment list immediately preceding the assessment list on which he or she first qualified for relief hereunder except that no taxes deferred hereunder shall be in an amount which, combined with any tax relief for which the taxpayer may be eligible in accordance with C.G.S. §§ 1-129b to 12-129d, inclusive, and 12-170aa, and § 156-4 of this article, exceeds in the aggregate 75% of the property tax for which such taxpayer would be liable but for the benefits under this article and any of the foregoing sections of the Connecticut General Statutes.<sup>3</sup>

C. Notwithstanding any provision herein to the contrary, the failure of the taxpayer to pay any taxes actually due when they are required to



be paid shall render all taxes deferred hereunder, together with interest thereon, immediately due and payable.

D. Notwithstanding any provision herein to the contrary, no taxpayer whose qualifying income, as defined in § 156-4 of this article, is 15 times the actual taxes due from him or her or more in any year shall be eligible for the deferral of any taxes in that year.

2023 GRAND LIST  
INCOME ELIGIBILITY LEVELS AND ELDERLY AND TOTALLY DISABLED HOMEOWNERS  
SOCIAL SECURITY INCREASED 3.2% FOR 2023  
(TOTAL QUALIFIED INCOME, INCLUDING SOCIAL SECURITY)  
2023 INCOME AND SOCIAL SECURITY

**FILING PERIOD FEBRUARY 01, 2024 - MAY 15, 2024**

INCOME		MARRIED TAXPAYERS		SINGLE TAXPAYER	
OVER	NOT EXCEEDING	STATE BENEFIT	GRANBY BENEFIT	STATE BENEFIT	GRANBY BENEFIT
\$0	\$22,000	50 %	25 %	40 %	35 %
\$22,000	\$23,200	40 %	35 %	30 %	45 %
\$23,200	\$24,400	40 %	35 %	30 %	45 %
\$24,400	\$25,600	40 %	35 %	30 %	45 %
\$25,600	\$26,800	40 %	35 %	30 %	45 %
\$26,800	\$28,000	40 %	35 %	30 %	45 %
\$28,000	\$29,500	40 %	35 %	30 %	45 %
\$29,500	\$30,700	30 %	40 %	20 %	40 %
\$30,700	\$31,900	30 %	38 %	20 %	37 %
\$31,900	\$33,100	30 %	36 %	20 %	35 %
\$33,100	\$34,300	30 %	34 %	20 %	32 %
\$34,300	\$35,500	30 %	32 %	20 %	29 %
\$35,500	\$36,700	30 %	30 %	20 %	25 %
\$36,700	\$37,900	20 %	37 %	10 %	34 %
\$37,900	\$39,100	20 %	35 %	10 %	33 %
\$39,100	\$40,300	20 %	33 %	10 %	31 %
\$40,300	\$41,500	20 %	31 %	10 %	28 %
\$41,500	\$42,700	20 %	29 %	10 %	25 %
\$42,700	\$43,800	20 %	26 %	10 %	22 %
\$43,800	\$45,000	10 %	34 %	0	30 %
\$45,000	\$46,200	10 %	32 %	0	27 %
\$46,200	\$47,400	10 %	30 %	0	24 %
\$47,400	\$48,600	10 %	28 %	0	22 %
\$48,600	\$49,800	10 %	26 %	0	19 %
\$49,800	\$51,000	10 %	24 %	0	16 %
\$51,000	\$52,200	10 %	21 %	0	14 %
\$52,200	\$53,400	10 %	19 %	0	14 %
\$53,400	\$54,500	0	27 %	0	13 %
\$54,500	\$55,600	0	25 %	0	12 %
\$55,600	\$56,700	0	22 %	0	11 %
\$56,700	\$57,800	0	20 %	0	10 %
\$57,800	\$58,900	0	18 %	0	0
\$58,900	\$60,000	0	15 %	0	0
\$60,000	\$61,100	0	13 %	0	0
\$61,100	\$62,200	0	11 %	0	0
\$62,200	\$63,300	0	8 %	0	0
\$63,300	\$64,400	0	8 %	0	0
\$64,400	\$65,500	0	7 %	0	0
\$65,500	\$66,600	0	6 %	0	0
\$66,600	\$67,700		5 %	0	0
\$67,700	\$68,800		5 %	0	0
\$68,800	\$70,200		4 %	0	0



TOWN  
4 - 1ST

TOWN OF GRANBY = Local  
APPLICATION FOR TAX CREDITS  
ELDERLY AND TOTALLY DISABLED HOMEOWNER  
IMPORTANT: Read instructions available at Assessor's office  
FILING PERIOD: FEBRUARY 1st through MAY 15th

2024 GRAND LIST OWNER  
10000106

1. NAME (Last) (First) (Middle Initial)			YOUR BIRTH DATE (Mo, Day, Yr)		YOUR SOC. SEC #	
2. SPOUSE'S NAME (Last) (First) (Middle Initial)			SPOUSE BIRTH DATE (Mo, Day, Yr)		SPOUSE SOC. SEC #	
3. MAILING ADDRESS (No. And Street)			CITY OR TOWN (Dont Abbreviate)		STATE ZIP CODE	
			NORTH GRANBY		CT 06060-0000	
4. PROPERTY ADDRESS (No. And Street) (Only If Different From 3 Above)			CITY OR TOWN (Dont Abbreviate)		STATE ZIP CODE	
			GRANBY		CT 06035	
5. FILING STATUS - CHECK ONLY ONE:						
<input type="checkbox"/> Civil Union <input type="checkbox"/> Married <input checked="" type="checkbox"/> X Unmarried <input type="checkbox"/> Surviving Spouse (Age 50 to 65) Proof Required						
IF SPOUSE IS A RESIDENT OF A HEALTH CARE OR A NURSING HOME FACILITY IN CT AND ON TITLE XIX CURRENT PROOF REQUIRED			IF APPLICANT IS TOTALLY DISABLED			
CHECK HERE: <input type="checkbox"/>			CURRENT PROOF REQUIRED CHECK HERE: <input type="checkbox"/>			
6. DID OR WILL YOU FILE A FEDERAL TAX RETURN FOR THE GRAND LIST YEAR ? <input checked="" type="checkbox"/> X YES (Attach Copy) <input type="checkbox"/> NO						
7. CT QUALIFYING INCOME RECEIVED DURING LAST CALENDAR YEAR:						
A. GROSS INCOME - Includes Federal Gross income or its equivalent. Such as, but not limited to wages, lottery winnings, pensions, IRA withdrawals, interest, dividends, and net rental income (excluding depreciation).			A. \$0.00			
B. NON-TAXABLE INTEREST - Example: Interest from Tax Exempt Government Bonds			B. \$0.00			
C. SOCIAL SECURITY OR RAILROAD RETIREMENT INCOME - Add Medicare premiums (Attach SSA 1099)			C. \$30,996.00			
D. ANY OTHER INCOME NOT REFLECTED IN THE ABOVE - Examples: Federal Supplemental Security Income, State of Connecticut public assistance payments, Veteran's Disability Pensions, and any other income not listed above.			D. \$0.00			
EXPLAIN OTHER:						
			F. TOTAL Add Lines 7A through 7E F. \$30,996.00			
8. APPLICANT'S / AUTHORIZED AFFIDAVIT			The applicant or authorized agent deposes that the above statements are true and complete and claims tax relief under provisions of the Connecticut General Statutes. The property for which tax relief is claimed, is the permanent residence/domicile of the applicant. He/she is not receiving State Elderly tax benefits under section 12-129b or section 12-170d, in any town. The penalty for making a false affidavit is the refund of all credits improperly taken and a fine of \$500.00 or imprisonment for one year, or both. Your signature signifies that this affidavit has been read and understood.			
SIGNATURE OF APPLICANT OR AUTHORIZED AGENT			Date signed (Mo, Day, Yr)		APPLICANT'S OR AGENT'S PHONE NO.	
			03/04/2025		860 653 4031 INCL. AREA CODE	
					AGENT'S RELATIONSHIP	
					NO AGENT	
STOP! DO NOT WRITE BELOW THIS LINE - FOR ASSESSOR'S USE ONLY						
9. Date Application Received:		10. Total percentage of property		14. Allowable Table Percentage:		
03/04/2025		(in fee or in life use) owned by		40.00%		
		this applicant:				
		100.00%				
PROPERTY'S GROSS ASMNT		APPLICANT'S GROSS ASMT \$		15. Credit Maximum:		
267,190		267,190		a. Line 13 or **13a X Line 14		
		Blind - \$		\$3,478.34		
		0		b. Table Ceiling x Line 10		
		Disabled - \$		\$99,999.00		
		0		16. a. Lesser of Line 15a or 15b		
		Veteran's - \$		\$3,478.34		
		1,000		b. Minimum Grant		
		Local Option's - \$		\$500.00		
		10,000				
		Add'l Vets - \$				
		2,000				
11. NET ASSESSMENT (based on APPLICANT'S GROSS ASMT minus total exemptions) (MUST agree with the continuation sheet)				17. CREDIT AMOUNT		
254,190				Greater of 16a or 16b		
				3,478.34		
12. Mill Rate:		13. Amount of Property Tax: or 13a. Taxes after State Ben:				
34.2100		\$8,695.84 \$8,195.84				
ASSESSOR'S AFFIDAVIT		X - I am satisfied that the above named applicant meets all the necessary statutory requirements				
		- This claim is disallowed for the following reason:				
		{Per Connecticut General Statutes Section 12-170cc an applicant has the right to appeal the assessor's decision to the Secretary of OPM, in writing, within 30 business days from the date of notice given by the Assessor}				
SIGNATURE OF ASSESSOR OR MEMBER OF ASSESSOR'S STAFF				Date signed (Mo, Day, Yr)		
X ELISE CROWSTON				03/04/2025		



Outlook

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**RE: Local Elderly**

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**From** Sue Altieri <sjaltieri@granby-ct.gov>  
**Date** Mon 6/10/2024 2:09 PM  
**To** Mike Walsh <mwalsh@granby-ct.gov>

Hi Mike,

<u>Grand List</u>	<u>Local Elderly Benefit</u>	<u># of Applicants Eligible</u>	
*2023	\$314,500	174	*Recently Completed
2022	\$298,000	170	
2021	\$236,850	154	
2020	\$271,600	171	
2019	\$271,300	168	
2018	\$265,900	165	

I don't believe the push added many to the program, we kept track of what the impact of the "New Brochure" created and our findings were that it created a lot more phone calls, questions and walk in traffic to our office and resulted in about 1% -2% (2-4) of new applicants added to the program.

The Assessor's Office has throughout the years added many new applicants because as residents come into our Office for various reasons, we ask them questions, make them aware of the programs we offer and take their name and address so can we send them out a "Reminder Notice" when it's time to make to apply for the program.

Every year we send out about 25-35 additional "Reminder Notices", that our office has gathered throughout the year, to residents that we've talked to during the past year to let them know they may be eligible for the program and to come in and apply. They are always very grateful for the Reminder Notice and to receive the benefit.

Often, I receive calls from other Municipalities asking what the Local Income Limits are here in Granby and I always receive the comment that we are very generous with helping the Elderly in our Town.

The residents are always grateful for the benefit, and our Office goes to great lengths to make sure the citizens of Granby don't miss out on the benefit. We make additional phone calls, we meet them at the Senior Center, and offer curbside assistance for those citizens in need.

*Susan Altieri, CCMA II, CRA*  
*Assessor*  
*Granby Town Hall*  
*15 North Granby Road*



ground to resist the impact of plowed snow. Information on proper installations is available at the Town Hall.


- B. In accordance with current postal regulations, the mailbox should be nine inches from the curb or edge of pavement in order to prevent contact by the plow itself.
- C. If a mailbox is struck by a Town snowplow, the Town will reimburse the owner an amount not to exceed \$65.00 for the post and an amount not to exceed \$20.00 for the box for a total of \$85.00, at the discretion of the Director of Public Works. Payment will not include cost other than materials and will not cover the cost of decorative wood or metal posts, or decorative boxes.
- D. No box or post will be repaired or replaced if the post shows dry rot or is otherwise unstable.
- E. The Town Manager or designated representative is authorized to use reasonable discretion in resolving disputes involving unusual circumstances.

**§ 16. Policy No. 16: Tax refunds. [Adopted 1-7-1999]**

It shall be the policy of the Town Council to follow the following procedure regarding Tax Refunds.

The Town Council authorizes the Town Manager, based upon the recommendation of the Tax Collector, to approve tax refunds, in an amount not to exceed \$1,000.00, however, any excess tax payments in amounts less than \$5.00 will be in accordance with Ordinance 66.

**§ 17. Policy No. 17: Program of property tax relief for certain elderly and disabled residents. [Adopted 10-7-1999; amended 4-5-2001; 12-1-2001; 10-2-2003; 3-3-2005; 5-3-2007; 2-4-2010; 11-3-2014]**



**Purpose.** The purpose of this program is to provide a real property tax credit for certain elderly and disabled Avon residents who are not eligible for the tax credit provided by the State of Connecticut under its elderly and totally disabled property tax relief program because their incomes exceed the qualifying income levels under that program. The program is enacted pursuant to the option provided to municipalities under Section 12-129n of the Connecticut General Statutes. Because of concerns as to the cost and effectiveness of the program the program will automatically expire after two years in the absence of a vote by the Town Council to extend it.

**Eligibility.** To be eligible for the tax credit an Avon taxpayer must meet the eligibility requirements of Section 12-129n of the Connecticut General Statutes, as they may be amended from time to time, and the maximum income levels established by the Town for the applicable calendar year. Tax credits shall first be effective for property on the Town's October 1, 1999, Grand List.

**Determination of Maximum Income Levels.** The Town Council, with the approval of the Board of Finance, is authorized to establish the maximum income levels that will be allowable for the calendar year in which the program becomes effective and to amend those maximum income levels, upon recommendation of the Board of Finance, from time to time.

**Administration.** The Avon Town Assessor shall adopt such rules, regulations and procedures as deemed necessary or appropriate for the purpose of implementing and administering this tax-credit program.

**Effective Date.** This program shall first become effective for taxes due on the October 1, 1999, Grand List.

**Expiration of Program.** Unless extended by a vote of the Town Council, the program shall automatically expire as of the Grand List of October 1, 2011.<sup>3</sup>

ADDITIONAL BENEFIT HOMEOWNERS TAX RELIEF—TOWN PROGRAM		
INCOME	TOWN BENEFIT	
\$0—\$17,300	\$900	(+State Benefit)
\$17,300—\$23,200	\$900	(+State Benefit)
\$23,200—\$29,000	\$900	(+State Benefit)
\$29,000—\$34,600	\$600	(+State Benefit)
\$34,600—\$42,200	\$600	(+State Benefit)
\$34,600—\$42,200	\$600	Unmarried
\$42,201—\$50,000	\$845	Married
	\$570	Unmarried
\$50,001—\$55,000	\$545	Married
	\$430	Unmarried

**§ 18. Policy No. 18: Department of Finance Investment Policy. [Adopted 10-30-2000; amended 11-2-2000]**

1. Statement of purpose. The purpose of the investment policy is to establish the goals of the Town with respect to investing its funds, to establish parameters within which to achieve those goals, and provide guidance to town officials in making decisions to meet those goals.
2. Scope. This investment policy applies to the investment of the following funds of the Town of Avon. These funds are accounted for in the Town of Avon's Comprehensive Annual Financial Report and include:
  - 2.1 Funds.
    - 2.1.1 General Fund;
    - 2.1.2 Special Revenue Funds;
    - 2.1.3 Capital Projects Funds (Bonded Funds);
    - 2.1.4 Enterprise Funds;
    - 2.1.5 Trust and Agency Funds;
    - 2.1.6 Any new fund created by the Town Council, unless specifically exempted. Funds subject to the Policy are hereafter referred to as the "Funds."

The following funds are excluded from this policy:


- 2.1.7 Retirement/Pension Funds. This policy does not cover the financial assets of the Town of Avon Employees Pension Retirement Plan. There is a separate investment policy which

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3. Editor's Note: This program has been subsequently extended.



TOWN OF AVON  
MEMORANDUM

TO: Brandon Robertson, Town Manager  
FROM: Harry DerAsadourian, Assessor   
DATE: October 27, 2025  
RE: Town Council Policy #17 - Elderly Tax Relief

Attached please find a summary of the Town of Avon Elderly Tax Relief Program for the 2024 Grand List. This year's report reflects the current income limit of \$71,100 set in 2024.

Current participation has decreased by 18 homeowners to 241 from 259 on the 2024 Grand List. This reduction reflects the loss of several owners that were slightly over income.

Total revenue lost on the 2024 Grand List was \$271,125 compared to \$281,135 the prior year or a decrease of \$10,010

The benefit amount increases each year equal to the percent increase in the Town's mill rate.

This program has provided much needed relief to our elderly homeowners.

Along with renewing this program for an additional 2 years (2025 & 2026 Grand List Years), consideration should be given to increase the income limit to \$76,500 from the current 71,100 which was increased last year. The proposed change is in line with increases in Social Security and will allow current recipients to stay on the program and not be over income as well as attract new participants with little change in the overall cost of the program.

In addition to the Town program, the State provides benefits to homeowners with income below \$55,100. This additional tax credit equaled \$60,777 on the 2024 Grand List. This amount is reimbursed by the State.

Please advise if additional information is needed.

HD:ll

# AVON ELDERLY TAX RELIEF PROGRAM

2024 INCOME LEVELS	STATE BENEFIT	TOWN BENEFIT	NUMBER OF PARTICIPANTS	TOTAL STATE TAX CREDIT	TOTAL TOWN TAX CREDIT	TOTAL STATE & TOWN TAX CREDIT
<b>STATE &amp; TOWN:</b>	Married/Single	Married/Single				
\$0 - 22,700	1250 / 1000	1180 / 1430	18	\$ 16,750	\$ 25,740	
22,700 - 30,400	1000 / 750	1180 / 1430	21	\$ 15,997	\$ 29,780	
30,400 - 37,900	750 / 500	1180 / 1430	29	\$ 15,630	\$ 40,220	
37,900 - 45,200	500 / 250	960 / 1210	28	\$ 8,650	\$ 32,130	
45,200 - 55,100 (MARRIED)	250 / 0	910 /	15	\$ 3,750	\$ 13,650	
		<b>TOTALS:</b>	111	\$ 60,777	\$ 141,520	\$ 60,777
						\$ 141,520
<b>TOWN:</b>						
45,200 - 55,100 (SINGLE)		1160	31		\$ 35,960	
55,101 - 63,100		1095	58		\$ 63,510	
63,101 - 71,100		735	41		\$ 30,135	
		<b>TOTALS:</b>	130		\$ 129,605	\$ 129,605
		<b>GRAND TOTALS:</b>	241	\$ 60,777	\$ 271,125	\$ 331,902

2023 INCOME LEVELS	STATE BENEFIT	TOWN BENEFIT	NUMBER OF PARTICIPANTS	TOTAL STATE TAX CREDIT	TOTAL TOWN TAX CREDIT	TOTAL STATE & TOWN TAX CREDIT
<b>STATE &amp; TOWN:</b>	Married/Single	Married/Single				
\$0 - 22,000	1250 / 1000	1140 / 1390	17	\$ 16,000	\$ 23,630	
22,000 - 29,500	1000 / 750	1140 / 1390	28	\$ 21,471	\$ 38,420	
29,500 - 36,700	750 / 500	1140 / 1390	31	\$ 16,116	\$ 42,090	
36,700 - 43,800	500 / 250	925 / 1175	26	\$ 8,150	\$ 28,800	
43,800 - 53,400 (MARRIED)	250 / 0	875 /	16	\$ 4,000	\$ 14,000	
		<b>TOTALS:</b>	118	\$ 65,737	\$ 148,940	\$ 65,737
						\$ 148,940
<b>TOWN:</b>						
43,800 - 53,400 (SINGLE)		1125	42		\$ 47,250	
53,401 - 61,200		1065	46		\$ 49,050	
61,201 - 69,000		715	53		\$ 37,895	
		<b>TOTALS:</b>	141		\$ 134,195	\$ 134,195
		<b>GRAND TOTALS:</b>	259	\$ 65,737	\$ 281,135	\$ 346,872

## ARTICLE IV

**Property Tax Relief for Elderly Homeowners (Local Option)<sup>2</sup>**  
**[Amended 3-9-2004; 9-11-2007]****§ 176-9. Credit granted; purpose.**

The Town of Farmington hereby enacts a tax credit for elderly homeowners pursuant to § 12-129n of the Connecticut General Statutes, as it may be amended from time to time, for eligible residents of the Town of Farmington, on the terms and conditions provided herein. This program is enacted for the purpose of assisting elderly homeowners with a portion of the costs of real property taxation.

**§ 176-10. Eligibility.**

A. An applicant shall meet the following criteria to be eligible for this program:

- (1) Such person is 65 years or over at the close of the preceding calendar year, or whose spouse, residing with said person, is 65 years of age or over at the close of the preceding calendar year or 60 years of age or over and the surviving spouse of a taxpayer qualified in Farmington under this program at the time of his or her death, or any person, regardless of age who is permanently and totally disabled as determined in accordance with § 12-129n of the Connecticut General Statutes; and
- (2) Such person owns real property as of the assessment date in the Town of Farmington or is liable for the payment of taxes thereon under § 12-48 of the Connecticut General Statutes, and occupies that property as his or her principal residence for more than 182 days per year. **[Amended 2-10-2009]**
- (3) Such person is not delinquent in the payment of property taxes to the Town as of June 30th, the end of the most recent fiscal year. **[Amended 2-10-2009]**

B. The above shall be eligible for real property tax relief as set forth in § 176-10B(3) below, provided all of the following conditions are met:

- (1) Such person has been a taxpayer of the Town of Farmington for a period of three years immediately preceding taxpayer's receipt of tax benefits under this section, and meets the maximum allowable income requirements as stated in § 176-10B(3) below during the calendar year preceding the year in which application is made for the tax relief provided by this section.
- (2) Such person has applied for and is eligible for the elderly tax relief program available from the State of Connecticut pursuant to Connecticut General Statutes § 12-170aa, as it may be amended from time to time. Also provided that one who is eligible for the state program in all respects except that his or her income exceeds the income limits of the state program may qualify in accordance with Subsection B(3) below. **[Amended 2-10-2009]**
- (3) For the purposes of this program, the income limits shall be on a sliding scale to match the State of Connecticut tax relief benefits program. Effective with the October 1, 2021, Grand List, the benefit scale shall be: **[Amended 2-9-2016; 6-8-2021]**

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2. Editor's Note: Former Art. IV, Day-Care Exemption, adopted 11-27-1990 by Ord. No. 94, was repealed 3-9-2004. This ordinance also renumbered former Art. V, §§ 176-16 through 176-20, as Art. IV, §§ 176-9 through 176-13.



Income	Married Benefit	Unmarried Benefit
\$0.00 to \$18,900	\$1,500	\$1,250
\$18,901 to \$25,300	\$1,250	\$1,000
\$25,301 to \$31,500	\$1,000	\$750
\$31,501 to \$37,600	\$750	\$500
\$37,601 to \$45,800	\$500	\$500
\$45,801 to \$51,800	\$500	\$250
\$51,801 to \$57,800	\$250	\$250

\*Effective with the October 1, 2021, Grand List, the income limits shall be adjusted to be the same as for the state program, except that the maximum Town income limit shall be \$12,000 higher than the maximum state income limit.

#### § 176-11. Application.

Applications for benefits under this program shall:

- A. Be made on forms provided by the Town Assessor or the Town of Farmington and shall be accompanied by a copy of the applicant's most recent federal tax returns or other documentation of all income.
- B. Be filed with the Assessor of the Town of Farmington at any time between February 1 and May 15 of each year to obtain a tax credit for the next fiscal year. All approved applicants will be required to reapply biennially with the Town Assessor.

#### § 176-12. Computation of benefits.

- A. Determination.
  - (1) The Assessor of the Town of Farmington shall determine whether each applying taxpayer is entitled to a tax credit under this program and shall compute the amount of tax credit to which each qualified taxpayer is entitled and advise the Tax Collector in what amount to reduce the amount of the tax levied against the taxpayer.
  - (2) If title to real property is recorded in the name of the person or the spouse making a claim and qualifying under § 176-10 and any other person or persons, the claimant hereunder shall be entitled to pay the claimant's fractional share of the tax on such property calculated in accordance with the provisions of this section, and such other person or persons shall pay the person's or persons' fractional share of the tax without regard for the provisions of this section. **[Added 6-8-2021]**
- B. The total of all elderly tax credits granted on any one property shall not exceed 75% of the annual property taxes levied on said property in any fiscal year.
- C. If, during a tax year, a qualifying taxpayer dies, leaving a spouse who would also qualify under this program, the surviving spouse shall be entitled to receive the remaining benefits for that tax year. Otherwise, the benefit shall be removed from the property at the time of death. **[Amended 2-10-2009]**

- D. If any person entitled to the tax credit pursuant to this program conveys his or her interest in the property on which the tax credit is granted, to any person other than his or her spouse who is domiciled with the grantor or to a trust which meets the eligibility requirements of CGS § 12-170aa, as amended, no additional tax credit shall be allowed for his or her interest in the property for any fiscal years commencing after the date of such conveyance of the property, and provided further that the grantee shall pay the Town of Farmington a prorated share of the tax credit on an October 1 Grand List basis. The grantee's additional tax, computed under this section, shall be the amount of the grantor's benefit times the per cent of the grantor's interest conveyed multiplied by a fraction, the numerator of which shall be the number of months or partial months, including the month of the conveyance of the property, to the next October 1, and the denominator of which shall be twelve; and the grantor's benefit shall be reduced by a like amount. If the conveyance occurs in October, the benefit shall be removed. [Amended 2-10-2009; 2-9-2016<sup>3</sup>; 6-8-2021]

**§ 176-13. Administration of program and amendments.**

- A. The Town Assessor is hereby authorized to implement this program, and to adopt such rules and regulations as may be necessary for the proper administration of this program, with the consent and approval of the Town Manager. He or she may designate agents to act in his or her name in collecting applications for this program.
- B. The Town of Farmington hereby waives any lien rights given to it by § 12-129n of the Connecticut General Statutes.
- C. Persons aggrieved by any act or determination of the Town Assessor under this program may appeal as may be otherwise provided by law. [Amended 6-8-2021]
- D. The Town Assessor, with the approval of the Town Manager, is hereby authorized to adopt regulations modifying this program so as to conform with changes in state law as it affects this program, without returning to the Town legislative body, providing the Town Assessor may not reduce or eliminate benefits as herein provided, and shall publish changes in the same manner as prescribed by law for the publication of programs, and those changes shall become effective 30 days after such publication.
- E. This program will be effective with the Grand List of October 1, 2007, and thereafter.<sup>4</sup>

**§ 176-14. (Reserved)<sup>5</sup>**

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3. Note: This amendment to the Town Property Tax Relief for Elderly Homeowners (Local Option) shall be effective for the Grand List of 2015 and thereafter.

4. Editor's Note: Former § 176-21, Sunset termination of program, which immediately followed this subsection, was repealed 6-26-2001.

5. Editor's Note: Former § 176-14, Additional tax credit reduction, was repealed 2-10-2009.



ARTICLE VII  
Elderly Tax Freeze Program  
[Adopted 9-11-2007]

**§ 176-24. Establishment of elderly tax freeze program and qualifications.**

A tax freeze program is hereby established pursuant to the provisions of Sections 1 and 2 of Public Act No. 06-176, effective October 1, 2006, and applicable to assessment years commencing on or after October 1, 2007, as follows:

- A. Any owner as of October 1 of real property or any tenant for life or for a term of years liable for property taxes under § 12-48 of the Connecticut General Statutes who meets the qualifications stated in Subsection B of this section, shall be entitled to pay the tax levied on such property, calculated in accordance with the provisions of § 176-25 for the first year the claim for such tax relief is filed and approved in accordance with the provisions of this section, and such person shall be entitled to continue to pay the amount of such tax or such lesser amount as may be levied in any year, during each subsequent year that such person meets such qualifications, and the surviving spouse of such owner or tenant, qualified in accordance with the requirements pertaining to a surviving spouse in this section, or any owner or tenant possessing a joint interest in such property with such owner at the time of such owner's death and qualified at such time in accordance with the requirements in this section, shall be entitled to continue to pay the amount of such tax or such lesser amount as may be levied in any year, as it becomes due each year following the death of such owner for as long as such surviving spouse or joint owner or joint tenant is qualified in accordance with the requirements in this section. After the first year a claim for such tax relief is filed and approved, application for such tax relief shall be filed biennially on a form prepared for such purpose by the Assessor of the Town of Farmington. Any such owner or tenant who is qualified in accordance with this section and any such surviving spouse or joint owner or joint tenant surviving upon the death of such owner or tenant, shall be entitled to pay such tax in the amount as provided in § 176-25, for so long as such owner or tenant or such surviving spouse or joint owner or joint tenant continues to be so qualified. **[Amended 2-10-2009]**
- B. To qualify for the tax relief provided in this section a taxpayer shall meet all the following requirements:
- (1) On December 31st of the calendar year preceding the year in which a claim is filed, be:
    - (a) Eighty years of age or over;
    - (b) The spouse of a person, 80 years of age or over, provided such spouse is domiciled with such person; or
    - (c) Sixty-two years of age or over and the surviving spouse of a taxpayer who at the time of such taxpayer's death had qualified and was entitled to tax relief under this section, provided such surviving spouse was domiciled with such taxpayer at the time of the taxpayer's death;
  - (2) Occupy such real property as his or her home;
  - (3) Either spouse shall have been a taxpayer of the Town of Farmington for at least three years before filing the claim under this section; and **[Amended 2-10-2009]**
  - (4) The taxable and nontaxable income of such taxpayer, the total of which shall hereinafter be



called "qualifying income", in the tax year of such homeowner ending immediately preceding the date of application for benefits under the program in this section, was not in excess of limits set forth in § 12-170aa of the 2006 supplement to the Connecticut General Statutes, and as is thereafter adjusted annually, evidence of which income shall be submitted to the Assessor of the Town of Farmington in such form and manner as the Assessor may prescribe. The amount of any Medicaid payments made on behalf of such homeowner or the spouse of such homeowner shall not constitute income. The income of the spouse of such homeowner shall not be included in the qualifying income of such homeowner for purposes of determining eligibility for tax relief under this section if such spouse is a resident of a health care or nursing home facility in this state and such facility receives payment related to such spouse under the Title XIX Medicaid program.

**§ 176-25. Calculation of tax freeze benefit. [Amended 2-10-2009; 2-9-2016]**

- A. The freeze benefit is available to married applicants with a total gross income not to exceed the maximum income levels as indicated in the Town's Tax Credit Program. For initial year applicants, the benefit is calculated by first applying the total percentage of property ownership multiplied by the property's gross assessment, minus all exemptions to the property, then multiplying by the mil rate to arrive at the base benefit amount. Once the base rate is set, the tax on the real property for which the benefits under this section are claimed shall be the lower of: the tax due with respect to the homeowner's residence for the assessment year commencing October first of the year immediately preceding the year in which the initial application for tax relief is made, or the tax due for any subsequent assessment year not to exceed the annual maximum benefit set by the State of Connecticut Elderly Tax Relief Program. If title to real property is recorded in the name of the person or the spouse making a claim and qualifying under this section and any other person or persons, the claimant hereunder shall be entitled to pay the claimant's fractional share of the tax on such property calculated in accordance with the provisions of this section, and such other person or persons shall pay the person's or persons' fractional share of the tax without regard for the provisions of this section. For the purposes of this section, a "mobile manufactured home", as defined in § 12-63a of the Connecticut General Statutes, shall be deemed to be real property.
- B. If any person with respect to whom a claim for tax relief in accordance with § 176-24 of this article has been approved for any assessment year dies, transfers, assigns, grants or otherwise conveys during such Grand List year, the interest in real property to which such claim for tax relief is related, regardless of whether such death, transfer, assignment, grant or conveyance is voluntary or involuntary, the amount of such tax relief benefit, determined as the amount by which the tax payable without benefit of this section exceeds the tax payable under the provisions of this section, shall be a pro rata portion of the amount otherwise applicable in such Grand List year to be determined by a fraction the numerator of which shall be the number of full months from the first day of October in such Grand List year to the date of such conveyance and the denominator of which shall be twelve. If such conveyance occurs in the month of September, the grantor shall be disqualified for such tax relief in such Grand List year. The grantee shall be required within a period not exceeding ten days immediately following the date of such conveyance to notify the Assessor thereof, or in the absence of such notice, upon determination by the Assessor that such transfer, assignment, grant or conveyance has occurred, the Assessor shall determine the amount of tax relief benefit to which the grantor is entitled for such assessment year with respect to the interest in real property conveyed and notify the Tax Collector of the reduced amount of such benefit. Upon receipt of such notice from the Assessor, the Tax Collector shall, if such notice is received after the tax due date in the municipality, no later than ten days thereafter, mail or hand a bill to the grantee stating the additional amount of tax due as determined by the Assessor. Such tax shall be due and payable and collectible as other property

taxes and subject to the same liens and processes of collection, provided such tax shall be due and payable in an initial or single installment not sooner than thirty days after the date such bill is mailed or handed to the grantee and in equal amounts in any remaining, regular installments as the same are due and payable.

**§ 176-26. Application procedures.**

- A. No tax relief shall be accepted under § 176-24 unless the taxpayer or authorized agent of such taxpayer files an application with the Assessor of the Town of Farmington, in such form and manner as the Assessor may prescribe, during the period from February first to and including May fifteenth of any year in which benefits are first claimed, including such information as is necessary to substantiate such claim in accordance with requirements in such application. A taxpayer may make application to the Assessor prior to April 15th of the claim year for an extension of the application period. The Assessor may grant such extension in the case of extenuating circumstance due to illness or incapacitation as evidenced by a physician's certificate to that extent, or if the Assessor determines there is good cause for doing so. The taxpayer shall present to the Assessor a copy of such taxpayer's federal income tax return and the federal income tax return of such taxpayer's spouse, if filed separately, for such taxpayer's taxable year ending immediately prior to the submission of the taxpayer's application, or if not required to file a federal income tax return, such other evidence of qualifying income in respect to such taxable year as the Assessor may require. Each such application, together with the federal income tax return and any other information submitted in relation thereto, shall be examined by the Assessor and a determination shall be made as to whether the application is approved. Upon determination by the Assessor that the applying homeowner is entitled to tax relief in accordance with the provisions of § 176-24, the Assessor shall notify the homeowner and the Municipal Tax Collector of the approval of such application. The Municipal Tax Collector shall determine the maximum amount of the tax due with respect to such homeowner's residence and thereafter the property tax with respect to such homeowner's residence shall not exceed such amount. After a taxpayer's claim for the first year has been filed and approved such taxpayer shall file such an application biennially. In respect to such application required after the filing and approval for the first year the Assessor shall notify each such taxpayer concerning application requirements by regular mail not later than February 15th of the assessment year in which such taxpayer is required to reapply, enclosing a copy of the required application form. Such taxpayer may submit such application to the Assessor by mail provided it is received by the Assessor not later than March 15th in the assessment year with respect to which such tax relief is claimed. Not later than April 15th of such year the Assessor shall notify, by mail, any such taxpayer for whom such application was not received by said April 15th concerning application requirements and such taxpayer shall submit not later than May 15th such application personally or for reasonable cause, by a person acting in behalf of such taxpayer as approved by the Assessor. [Amended 2-10-2009]
- B. Any person knowingly making a false application for the purpose of claiming property tax relief under § 176-24 and this section shall be fined not more than five hundred dollars. Any person who fails to disclose all matters relating thereto or with intent to defraud makes a false statement shall refund to the municipality all tax relief improperly taken.

**§ 176-27. Establishment of lien and interest for unpaid taxes.**

The Town of Farmington may establish a lien on such property in the amount of the total tax relief granted, plus interest applicable to the total of unpaid taxes represented by such tax relief, at a rate to be determined by such municipality. Any such lien shall have a priority in the settlement of such person's estate.



**§ 176-28. Eligibility for other benefits. [Amended 2-10-2009]**

Any property tax relief granted to any resident of the Town of Farmington in accordance with the provisions of § 176-24 et seq., shall not disqualify such resident with respect to any benefits for which such resident shall be eligible under the provisions of §§ 12-129b to 12-129d, inclusive, of the 2006 supplement to the Connecticut General Statutes, and § 12-170aa of the 2006 supplement to the Connecticut General Statutes and any such property tax relief provided under this article shall be in addition to any such benefits for which such resident shall be eligible under said §§ 12-129b to 12-129d, inclusive, and § 12-170aa.

However, any person eligible for a benefit under § 176-9 and a benefit under § 176-24 must choose which benefit they wish to receive as only one program is allowed per qualified applicant.

Town of West Hartford, CT  
Thursday, November 20, 2025

## Chapter 161. Taxation

### Article X. Property Tax Relief for Senior Citizens and Disabled Individuals

#### § 161-19. Relief authorized.

A reduction in property tax, as authorized by C.G.S. § 12-129n, as that section may be amended or recodified from time to time, is hereby authorized for those persons meeting the eligibility requirements set forth in this article. The amount of the reduction authorized hereunder shall be equal to the tax credit received by the taxpayer pursuant to C.G.S. § 12-170aa as that section may be amended or recodified from time to time.

#### § 161-20. Eligibility.

A taxpayer shall be eligible for the additional reduction authorized by this article, provided that said taxpayer meets the age and/or disability criteria set forth in C.G.S. § 12-129n(a), as that section may be amended or recodified from time to time, and further provided that said taxpayer meets the income criteria necessary to qualify for a forty percent tax credit or more pursuant to C.G.S. § 12-170aa as that section may be amended or recodified from time to time, if married, or a thirty-percent credit or more, if unmarried.

#### § 161-21. Tax freeze authorized.

[Added 3-13-2007]

- A. A freeze on the real property taxes, as authorized by Sections 1 and 2 of Public Act 06-176, as that Public Act may be codified, recodified or amended from time to time, is hereby authorized for those persons meeting the mandatory application and eligibility requirements set forth in said Act.
- B. In determining eligibility for the tax freeze authorized by this section, the value of the applicant's assets shall not be considered.
- C. The lien authorized pursuant to Section 2(c) of said Act shall not be filed against the applicant's property.

[1] *Editor's Note: Former § 161-21, establishing the effective and expiration dates of this program, was repealed 10-25-2005.*



TOWN COUNCIL

March 14, 2007

TO: James Francis, Town Manager

FROM: Norma W. Cronin, Town Clerk/Council Clerk



The Town Council at its meeting held on March 13, 2007 adopted the following ordinance implementing the local elderly property tax freeze authorized by Public Act 06-176.

WHEREAS, the Town Council is concerned with the effect of property taxes upon our senior citizens and, in particular, with the ability of senior citizens to stay in their own homes, and

WHEREAS, Public Act 06-176 allows a municipality to freeze the real property taxes for a homeowner who has reached 70 years of age, occupies his or her home, and has resided in the State for at least one year prior to application, and

WHEREAS, applicants must also meet the designated qualifying income standards, as established by the State, which are currently at \$28,800 for individuals and \$35,300 for married couples; and

WHEREAS, eligible residents will have their taxes frozen at the amount of tax due for the assessment year commencing October first of the year immediately preceding the year in which the initial claim for tax relief is made, and

WHEREAS, applications for this program will be taken from February 1<sup>st</sup> through May 15<sup>th</sup> of each year and from adoption of this ordinance to May 15, 2007 this year, and

WHEREAS, any property tax relief granted in accordance with this ordinance does not disqualify residents from any benefits available under other property tax relief ordinance, and

WHEREAS Public Act 06-176 permits the imposition of asset limits as a condition of eligibility and/or the imposition of a lien on the applicant's property in the amount of the total tax relief granted plus interest, but implementation of these optional provisions is expressly declined by the Town Council, and



TOWN OF WEST HARTFORD 50 SOUTH MAIN STREET  
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WHEREAS, the Town does not intend to fund the cost of this freeze through the use of general fund dollars, instead utilizing grants and other available funding sources, thus preventing an increase to other, non-qualifying taxpayers following the implementation of this freeze,

NOW, THEREFORE, BE IT ORDAINED BY THE TOWN OF WEST HARTFORD THAT Chapter 161 of the West Hartford Code of Ordinances is hereby amended by the addition of the following new section

(NEW) 161-21. Tax freeze authorized.

- A. A freeze on the real property taxes, as authorized by sections 1 and 2 of Public Act 06-176, as that Public Act may be codified, recodified or amended from time to time, is hereby authorized for those persons meeting the mandatory application and eligibility requirements set forth in said Act.
- B. In determining eligibility for the tax freeze authorized by this section, the value of the applicant's assets shall not be considered.
- C. The lien authorized pursuant to section 2(c) of said Act shall not be filed against the applicant's property.

cc: Joanne Ferraresso, Director of Assessment, Assessors  
Chris Johnson, Director of Financial and Administrative Services  
Helene Lefkowitz, Revenue Collector  
Joseph O'Brien, Corporation Counsel



1928 Aerial Photos

2024 Grand List (Updated)

2024 Top 10 Taxpayers

Active Military Motor Vehicle Property Tax Exemption

Address Change Form - Real Estate

Board of Assessment Appeals

Distressed Municipality M-55 Renewal Form

Exemption Programs

Farm Building Exemption Form M-28

Farm Machinery, Horses and Ponies Exemption Form M-28 MHP

Income & Expense Report

M-3 Organization Tax Exempt Quadrennial Form

M-65 MV Truck Exemption Form

Monthly Sales

Motor Vehicle Property Tax

Personal Property

Property Information / GIS

Revaluation Information

Home » Assessor

## Tax Credit for Elderly & Totally Disabled Homeowners (Local Program)

### Filing Dates

Applications for this program are accepted between February 1st and May 15th at least every two years. If you are presently on the Elderly Program and it is time for you to renew, you will receive the application in the mail.

If you need assistance in filling out your forms, please contact Assessor's office at 860-291-7260.

### Program Requirements

1. Meet State requirements except for income limits.
2. Meet income limits determined by the Town. The Town **2025** income limits are **\$71,500 for a married couple and \$61,300 for a single person**. These income requirements are \$15,000 above the State requirements.
3. Your assets, excluding the value of your primary residence and any tax deferred retirement investments, can not exceed \$100,000.
4. Residents whose property tax does not exceed 7% of income will not be eligible for this program.
5. When state and local assistance combined exceed 75% of your property tax, eligibility for this program stops.
6. The maximum credit is \$900 and the minimum is \$100.

Contact Info



**Sec. 32-18. Tax relief for the elderly.**

- (a) Any person who is liable for taxes assessed on real property located in the City, which real property is occupied by such person as his personal residence, whether such person is an owner of the real property or is liable for taxes therein under the provisions of G.S. § 12-48 as a tenant for life or for a term of years, shall be allowed to pay said taxes quarterly without interest or penalty and entitled to tax relief in the form of a tax credit, provided that the:
- (1) Person is sixty-five (65) years of age or over, or his spouse is sixty-five (65) years of age or over and resides with such person, or the person is sixty (60) years of age or over and the surviving spouse of a taxpayer who would have qualified for tax relief under this program at the time of his death;
  - (2) Person has been a resident of the City of a period of one (1) year immediately preceding the application for relief;
  - (3) Property for which the tax credit is claimed is the legal domicile of such person and is occupied by such person for at least one hundred eighty-three (183) days of each year;
  - (4) Person's qualifying income individually, if unmarried, during the calendar year preceding the claim for tax relief, shall not exceed sixty-eight thousand two hundred forty dollars (\$68,240.00) or jointly, if married, not exceed seventy-eight thousand dollars (\$78,000.00).  
  
Qualifying income is defined as adjusted gross income (Internal Revenue Code guidelines) plus tax-exempt interest, dividend exclusions, gifts, bequests, social security benefits, railroad retirement benefits, and income from all other tax-exempt sources, but not including any credits received under this program;
  - (5) Person shall have applied for property tax relief under any other existing state benefits programs for which he may be eligible; and
  - (6) Person makes application for tax relief afforded under this program biennially with the City Assessor no earlier than February first, nor later than May fifteenth. Person may make application to the City Assessor prior to August fifteenth of the claim year for an extension of the application period. The City Assessor may grant such extension in the case of extenuating circumstance due to illness or incapacitation as evidenced by a certificate signed by a physician or an advanced practice registered nurse to that extent, or if the secretary determines there is good cause for doing so.
- (b) The amount of the tax credit afforded under this program shall be one thousand dollars (\$1,000.00) for a residential property of three (3) dwelling units or less and one thousand five hundred dollars (\$1,500.00) for a residential property of four (4) dwelling units. In any case where title to such real property is recorded in the names of more than one (1) taxpayer, the amount of credit shall be provided in accordance with the fractional share such eligible owner holds in the property.
- (c) The City Assessor is hereby authorized to implement this program, and to adopt such rules and regulations as may be necessary for the proper administration of this program. He may designate agents to act in his name in collecting applications for this program.
- (d) The City Assessor shall determine eligibility for tax relief under this program. He shall compute the amount of credit due each qualified taxpayer, make proper record thereof, and inform the City tax collector of his determination.
- (e) If any person entitled to the tax credit afforded under this program dies or sells the real property on which the tax credit is granted, any credit previously allowed shall be disallowed to the extent of the portion of the fiscal year remaining following the date of death or sale of the property, except where such death or sale results in a surviving spouse, otherwise eligible, acquiring the interest formerly held by the taxpayer.



- 
- (f) The tax relief afforded under this program to a taxpayer in no event shall, together with any relief received by such residents under the provisions of G.S. §§ 12-129b to 12-129d inclusive, 12-129h, and 12-170aa, exceed, in the aggregate, seventy-five (75) percent of the tax which would, except for G.S. §§ 12-129b to 12-129d inclusive, 12-129h, and 12-170aa, and this program, be laid against such taxpayer.
  - (g) The City hereby waives any right to establish a lien which it may have under the provisions of G.S. § 12-129n(f).
  - (h) Affidavits, applications or other documents presented in support of the application for tax relief shall remain confidential and shall not be disclosed except in connection with an investigation of fraud or other misrepresentation as to eligibility.
  - (i) The total of all credits granted under the provisions of this program shall be limited to ten (10) percent of the total real property tax levied in the City in the preceding fiscal year. If the total of all credits which would be granted except for this section exceeds an amount equal to ten (10) percent of the total real property tax levied in the City in the preceding fiscal year, then each such credit shall be reduced on a pro rata basis so that the total credits equal ten (10) percent of the total real property tax assessed.
  - (j) This section shall apply for taxes due on the list of October 1, 2024, only.

(Code 1977, § 31-19; Ord. No. 10-83, §§ A--J, 3-14-83; Ord. No. 4-84, 2-14-84; Ord. No. 1-85, 1-16-85; Ord. No. 2-85, 1-16-85; Ord. No. 38-86, 11-24-86; Ord. No. 2-88, 1-11-88; Ord. No. 38-88, 6-27-88; Ord. No. 4-89, 2-14-89; Ord. No. 6-90, 3-12-90; Ord. No. 25-90, 6-11-90; Ord. No. 3-91, 1-28-91; Ord. No. 1-92, 1-13-92; Ord. No. 45-92, 12-14-92; Ord. No. 15-94, 2-28-94; Ord. No. 1-95, 1-23-95; Ord. No. 3-96, 1-22-96; Ord. No. 61-96, 12-16-96; Ord. No. 2-98, 1-12-98; Ord. No. 1-99, 1-11-99; Ord. No. 1-00, 1-24-00; Ord. No. 1-01, 1-25-01; Ord. No. 2-02, 1-14-02; Ord. No. 63-02, 1-13-03; Ord. No. 01-04, 1-12-04; Ord. No. 20-04, 12-13-04; Ord. No. 01-06, 1-9-06; Ord. No. 01-08, 1-14-08; Ord. No. 03-09, 2-9-09; Ord. No. 01-10, 1-11-10; Ord. No. 01-11, 1-10-11; Ord. No. 05-12, 4-9-12; Ord. No. 02-13, 2-25-13; Ord. No. 02-14, 3-24-14; Ord. No. 04-15, 3-23-15; Ord. No. 05-16, 5-23-16; Ord. No. 13-17, 3-27-17; Ord. No. 02-18, 4-9-18; Ord. No. 04-19, 4-8-19; Ord. No. 001-20, 3-9-20; Ord. No. 01-21, 2-8-21; Ord. of 5-23-22(1); Ord. of 6-27-22(1); Ord. of 1-23-23(4); Ord. of 6-26-23(2); Ord. of 2-13-24(2); Ord. of 1-27-25)

#### **Sec. 32-24. Tax relief for surviving spouses of police officers and firefighters.**

- (a) Any person who is liable for taxes assessed on real property located in the City, which real property is occupied by such person as his personal residence, whether such person is an owner of the real property or is liable for taxes therein under the provisions of G.S. 12-48 as a tenant for life or for a term of years shall be entitled to tax relief in the form of a tax credit, provided that the:
  - (1) Person is the surviving spouse of a police officer or firefighter who dies while in the performance of such officer's or firefighter's duties.
- (b) The amount of the tax credit afforded under this program shall be five hundred dollars (\$500.00) per property. In any case where title to such real property is recorded in the names of more than one (1) taxpayer, the amount of credit shall be provided in accordance with the fractional share such eligible owner holds in the property.
- (c) The City Assessor is hereby authorized to implement this program, and to adopt such rules and regulations as may be necessary for the proper administration of this program. He may designate agents to act in his name in collecting applications for this program.
- (d) The City Assessor shall determine eligibility for tax relief under this program. He shall compute the amount of credit due each qualified taxpayer, make proper record thereof, and inform the City tax collector of his determination.

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- (e) The tax relief afforded under this program to a taxpayer in no event shall, together with any relief received by such residents under other tax relief provisions, exceed, in the aggregate, seventy-five (75) percent of the tax which would be laid against such taxpayer.
  - (f) Affidavits, applications or other documents presented in support of the application for tax relief shall remain confidential and shall not be disclosed except in connection with an investigation of fraud or other misrepresentation as to eligibility.
  - (g) The total of all credits granted under the provisions of this program shall be limited to ten (10) percent of the total real property tax levied in the City in the preceding fiscal year. If the total of all credits which would be granted except for this section exceeds an amount equal to ten (10) percent of the total real property tax levied in the City in the preceding fiscal year, then each such credit shall be reduced on a pro rata basis so that the total credits equals ten (10) percent of the total real property tax assessed.

(Ord. No. 01-09, 1-26-09)



Simsbury

ARTICLE VIII

**Tax Credit for Elderly and Totally Disabled Homeowners**

[Adopted 3-12-2007]

**§ 141-25. Purpose.**

The purpose of this article is to provide real property tax relief for eligible elderly or disabled residents as defined in § 141-28 of this article ("qualified residents") in the form of a tax credit ("tax credit") against, and in reduction of, the real property tax liability which otherwise would be imposed on the property of qualified residents, under the terms and conditions hereinafter specified.

**§ 141-26. When effective.**

The tax credit shall be available against the real property tax liability of qualified residents which otherwise would be imposed by the Town of Simsbury beginning in the 2007 tax year.

**§ 141-27. Definitions.**

As used in this article, the following terms shall have the meanings indicated:

**ORDINANCE BENEFICIARY** — One who has qualified to receive a tax credit pursuant to this article.

**PRINCIPAL RESIDENCE** —

- A. The residence occupied by the applicant or their spouse who is domiciled with him for at least 183 days of the calendar year preceding the date of application for a tax credit hereunder and of the calendar year in which such tax credit is first granted on the basis of that application.

[Amended 9-23-2024]

- B. Confinement in a hospital or convalescent hospital shall not reduce the number of days of residence in such calendar year, provided the ordinance beneficiary has an abiding intention to return. One does not have an abiding intention to return if one has been so confined for two years ending on the date of application for benefits hereunder, nor if the eligible property has been let to another.

**PROGRAM MAXIMUM INCOME** — The income as defined in § 141-29B of this article above which a qualified resident shall not be eligible for any tax credit under this article. The program maximum income shall be the maximum income for married applicants under the elderly homeowners' program as prescribed by Section 12-170aa of the Connecticut General Statutes, as amended, adjusted as prescribed therein, plus \$20,000. [Amended 9-23-2024]

**TAX YEAR** — For purposes of this article, the year beginning on the first day of October, or if the due date of the first installment of tax in any fiscal year is later than the first day of October,

then beginning with that date, and ending 12 months later. [Amended 9-10-2020]

**§ 141-28. Eligible persons and property. [Amended 9-10-2020 ]**

Qualified residents shall be residents of the Town of Simsbury, with respect to real property owned and occupied by such residents as their principal residence, or unit owners of a cooperative as provided in Section 12-129n(g) of the Connecticut General Statutes, who are 65 years of age and over or whose spouses, living with them, are 65 years of age or over or 60 years of age or over and the surviving spouse of a taxpayer qualified in such municipality under this section at the time of his or her death or with respect to real property on which such residents or their spouses are liable for taxes under Section 12-48, or 2) under age 65 and eligible in accordance with applicable federal regulations to receive permanent total disability benefits under social security, or have not been engaged in employment covered by social security and accordingly have not qualified for benefits thereunder, but have become qualified for permanent total disability benefits under any federal, state or local government retirement or disability plan, including the Railroad Retirement Act and any government-related teacher's retirement plan, in which requirements with respect to qualifications for such permanent total disability benefits are comparable to such requirements under social security, provided such residents or their spouses under Subdivisions (1) or (2) above have been taxpayers of such municipality for one year immediately preceding their receipt of tax benefits under this section and meet the requirements which may be established by this article with respect to maximum income allowable during the calendar year preceding the year in which application is made for the tax relief provided in this section. Qualified residents shall include any owner of real property held in trust for such resident, provided such resident or such resident and such resident's spouse are the grantor and beneficiary of such trust and, provided further, that such resident otherwise meets the requirements of a qualified resident as provided herein.

**§ 141-29. Total tax relief allowed under real property tax credit.**

- A. Beginning with the tax year pertaining to the Town fiscal year ending June 30, 2025, a tax credit shall be available to offset the otherwise imposed property tax liability of qualified residents in accordance with the following annual income and credit limits: [Amended 9-XX-2024]

(1) Married joint qualifying income (preceding calendar year).

Qualifying Income Simsbury	Credit
Over \$0 to \$ 22,000	\$2,000
Over \$22,00 to \$29,500	\$1,750
Over \$29,500 to \$36,700	\$1,500
Over \$36,700 to \$43,800	\$1,250
Over \$43,800 to \$53,400	\$1,000
Over \$53,400 to \$63,400	\$800



Over \$63,400 to \$73,400 \$500

(2) Individual qualifying income (preceding year).

<b>Qualifying Income Simsbury</b>	<b>Credit</b>
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Over \$0 to \$22,000	\$2,000
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Over \$22,00 to \$29,500	\$1,750
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Over \$29,500 to \$36,700	\$1,500
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Over \$36,700 to \$43,800	\$1,250
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Over \$43,800 to \$53,400	\$1,000
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Over \$53,400 to \$63,400	\$800
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Over \$63,400 to \$73,400	\$500	<b>[Amended 9-23-2024]</b>
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- B. For purposes of these income limits, qualifying income shall be determined in the same manner as "qualifying income" is determined under Section 12-170aa of the Connecticut General Statutes, as amended.
- C. These income limits shall be adjusted each year to reflect the annual inflation adjustment in social security income, with each such adjustment of qualifying income determined to the nearest \$100, as determined by the Office of Policy and Management or its successor under Section 12-170aa, as amended.

**§ 141-30. Application for, and granting of, real property tax credit relief.**

- A. Each applicant shall file an application for a tax credit under this article with the Town of Simsbury at any time during the period beginning on the first day of February and ending on the 15th day of May prior to the commencement of the tax year for which the tax credit is sought, except that one who has applied and been granted a tax credit for one tax year shall be presumed to be qualified for the immediately following tax year without making a new application. Application shall be made in the form and manner prescribed and provided by the Assessor. If the applicant is a trust, the assessor will require additional documentation to verify that such trust meets the requisite qualifications. **[Amended 9-10-2020 ]**
- B. Upon a determination by the Town Assessor's office ("Assessor") that the applicant has met the requirements of §§ 141-27 and 141-28 above and is a qualified resident, the Assessor shall:
- (1) Determine the amount of tax credit available to the qualified resident; and
  - (2) Cause a certificate of tax credit to be issued in such form and manner as to permit the Tax Collector to reduce the amount of tax levied against the qualified resident and make proper record thereof; and
  - (3) Upon request, provide a copy to the applicant.

- C. Beneficiary later found ineligible; change in income.
  - (1) Any ordinance beneficiary who is later found ineligible after filing a false affidavit or knowingly presenting materially false information on the application for tax credit will be immediately liable to reimburse the Town of Simsbury for all benefits received and be subject to penalties and interest prescribed by law. **[Amended 9-23-2024]**
  - (2) If any homeowner has qualified and received tax reduction under this article and subsequently in any calendar year has qualifying income in excess of the program maximum income described in this article, he shall notify the tax assessor on or before the next filing date and shall be denied tax reduction under this article for that tax year and any subsequent year or until he has reapplied and again qualified for benefits under this article.
- D. The tax credit shall, as much as is possible, be divided equally among the several installments of tax.
- E. All applications and supporting financial documentation shall be kept confidential and not open to public inspection.

**§ 141-30.1. Optional methods of sewer use payments. [Added 5-8-2023 ]**

- A. Any property owner who is eligible for tax relief under the provisions of § 141-28 may apply to the Simsbury Water Pollution Control Authority ("WPCA") for approval of a plan of payment of such property owner's sewer use charges in a manner as authorized under General Statutes Section 7-255(c) ("eligible property owners").
- B. The WPCA is authorized to establish regulations for optional methods of payment of any sewer use charges by an eligible property owner as provided in this Chapter 141, Article VIII.
- C. Any such optional method of payment shall be subject to annual review by the WPCA.

**§ 141-31. Prorating of credit with sale or conveyance of property; limitation on amount of credit.**

- A. In any case where the real property for which a tax credit has been granted to a qualified resident is sold, assigned, granted, or conveyed in a tax year during which a tax credit is available, the amount of the tax credit shall be prorated by a fraction, the numerator of which shall be the number of full months from the first day of October of the tax year but prior to the first day of August in such an assessment year to which the tax credit is applied to the date of conveyance, and the denominator of which shall be 12. **[Amended 9-10-2020 ]**
- B. Each qualified resident shall be required, within a period not to exceed 30 days following the date of any such sale, assignment, grant or conveyance to notify the Assessor of such transfer.



Upon receipt of such notice or, in the absence of such notice, upon a determination by the Assessor that such conveyance has occurred, the Assessor shall determine the prorated tax credit amount. The Tax Collector shall, within 10 days following such determination, mail or otherwise deliver a bill to the transferee of the property stating the amount of additional tax due. Such tax shall be due and payable and collectible in a single installment within 30 days after the date of the bill and subject to the same liens and principles of collections.

- C. In no event shall the total amount of the tax credit provided to a person pursuant to this article, when added to the total of the real property tax credit granted to such person under Section 12-170aa of the Connecticut General Statutes, result in a tax benefit to such person greater than 75% of the tax otherwise imposed on the eligible property. In the event that the prescribed tax credit would cause the total benefit to exceed the 75% limit, the tax credit shall be reduced so that the total benefit will not exceed 75%.
- D. Except as limited by § 141-31C, the real property tax relief provided under this article shall be in addition to any tax benefits provided by the State of Connecticut.

**§ 141-32. Continuation of existing Town benefit.**

Qualified residents who applied for and received a tax credit under the Town program adopted for the 1990 grand list, as amended, for the tax year beginning July 1, 2006, shall continue to be qualified without reapplying for the tax year beginning July 1, 2007.